Proposed NU Business Name: ANANNA ENTERPRISE



Abu Musa Bhuiyan (Chandpur Sadar Unit)
Verified By- Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	- 3	Avijit Saha				
Age		25				
Marital status	••	Married				
Children	••	N/A				
No. of siblings:		2 brothers,1 sister				
Parent's and GB related Info						
(i) Who is GB member	:	Mother				
(ii) Mother's name	:	Mrs. Shima Rani Saha				
(iii) Father's name	:	Mr. Suvas Chandra Saha				
(iv) GB member's info	:	Branch: Puranbazar Centre #6/m, Loan no:1412/1,				
		Member since:19-01-2006 First loan:15000Tk				
		Existing loan:20000tk, Outstanding: Tk.15000				
Further Information:						
(v) Who pays GB loan installment	:	Father				
(vi) Mobile lady	:	N/A				
(vii) Grameen Education Loan	:	N/A				
(viii) Any other loan like GCCN, GKF	:	N/A				
(ix) Others	:	N/A				
Education	:	H.S.C				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Distribution Business (he is agent of uniliver, banaful, rupchanda and some other company)
Trade License	:	00019
Business Experiences and Training Info	:	1 year Job experiences is more than 3 years. Startup Investment: 150000
Other Own/Family Sources of Income	:	Father & Brother (tea stall)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01671774933
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB member since 2006. At first she took a loan amount of 3000 Taka from Grameen Bank. His fathers used this loan for his business .He also increased his asset from the business income.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ananna Enterprise
Address/ Location	:	Near 5 no.ghat,puran bazar,chandpur
Total Investment in BDT	:	4,50000
Financing	:	Self BDT 2,50000 (from existing business) 55% Required Investment BDT 200000 (as equity) 45%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	6.5% 6.5%
		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present stock items: Items are including at next slide.	250000		
(ii) Proposed items: Items are including at next slide.		200000	
Total Capital			450000

Present stock items:

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i)Dry cake (1carton)-----
                                 2000
ii)Batter toast (4 Carton)-----
                                 2500
iii)Chanachur(3 carton)-----
                               30000
iv)Horlics biscuits(4 carton)---- 1100
v)Cookies(1 carton)----- 550
vi)Mustard oil 1litter(2 carton)----- 900
vii) " " 200ml(10 carton)----15000
viii) " " 100ml(2 carton)-----2000
ix)Laccha semai(33carton)-----30000
x)Mosquito coil(10 carton)----- 20000
xi)Soyabean oil 5litter (17 carton)-----25000
xii) " 2 " (15 carton)-----20000
xiii) " 1 " (15 carton)-----12000
xiv) " " 500ml(6 carton)-----6450
xv)Detergent 500g(18 carton)----- 40000
xvi) " 180g (2 carton)----- 5500
xvii)Gel ball pen(8 carton)----- 15000
xviii)Tennis ball 252pc----2000
xix) Furniture(cott,chair,desk,self)---20000
         Total
                                 250000
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Proposed items:

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i)Fresh full cream milk powder(5 carton)---- 50000 ii)Fresh condensed milk(7 carton)--- 50000 iii)Fresh ata(9 carton)--- 60000 iv)Fresh moyda(7 carton)--- 20000 v)Fresh suji(7carton)--- 20000 T0tal----- 200000
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INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)						
Particulars Particulars	Daily	Monthly	Yearly					
Sales Income (A)	20000	600000	7200000					
Less: Cost of sales (B)	18700	561000	6732000					
Gross Profit (C) [C=(A-B)]	1300	39000	468000					
Less: Operating Costs								
Electricity bill		200	2400					
Generator bill								
Shop Rent		2000	24000					
Night Guard bill								
Entertainment		200	2400					
Mobile bill		300	3600					
Present salary/Drawings- self		8000	96000					
Present salary-Employee (no. 1)		10000	120000					
Others (including conveyance cost)		3000	36000					
Non Cash Item:								
Depreciation Expenses		167	2000					
Total Operating Cost (D)		23867	286404					
Net Profit (C-D):		15133	181595					

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	т)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	22000	660000	7920000	24000	72000	8640000	26000	780000	9360000
Less: cost of sales (B)	20570	617100	7405200	22440	673200	8078400	24310	729300	8751600
Gross Profit (C) [C=(A-B)]	1430	42900	514800	1560	46800	561600	1690	50700	608400
Less: Operating Costs									
Electricity bill		300	3600		300	3600		300	3600
Shop Rent		2000	24000		2000	24000		2000	24000
Night Guard bill									
Entertainment		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		400	4800		400	4800		500	6000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (no. 1)		10000	120000		10000	120000		10000	120000
Others(including conveyance cost)		4000	48000		5000	60000		5000	60000
Non Cash Item:									
Depreciation Expenses		167	2000		167	2000		167	2000
Total Operating Cost (D)		25167	302004		26176	314112		26267	315204
(Net Profit C-D) :		17733	212796		20624	247488		24433	293196
Payback to GT loan:			80000			80000			80000
Retained Income:		13	32796		1	.67488		213196	<u> </u>

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	215196	249888	295596
1.3	Depreciation (Non cash item)	2000	2000	2000
1.4	Opening Balance of Cash Surplus		137196	309084
	Total Cash Inflow	417196	389084	606680
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	137196	309084	526680

SWOT ANALYSIS

STRENGTH

Long-standing relationship with GB. Located in busy market area. Business on current trend.

WEAKNESS

Lack of fund.

OPPORTUNITIES

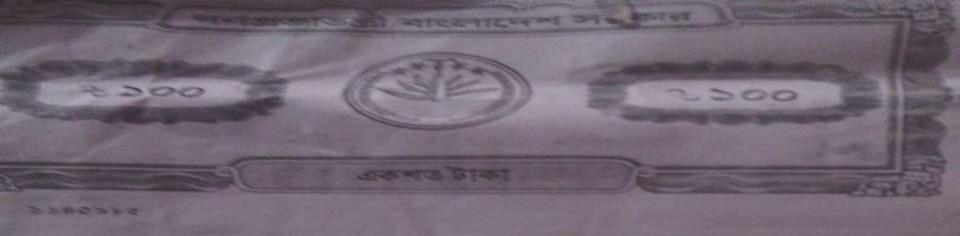
Would be a bigger entrepreneur. Will create job opportunities.

THREATS

Political chaos.

Theft.





অছায়ী ভাড়াটিয়া চুক্তিনামা

रण्यात प्रतिपृष्ट प्रधान, तिया- एक प्रायम् गरिक प्रणाका, (प्रतित तः ०५०, प्रणाका राज्या करि काळी मक्तका रुपमाद गर्फ (मार्थक द्वाक (दाक), (नीवनका, रंजपूर, वार्डीयका-राहमाहक्ष्मी, पर्द-रुपमाद : --- अक्ष्मक (प्राणिक) :

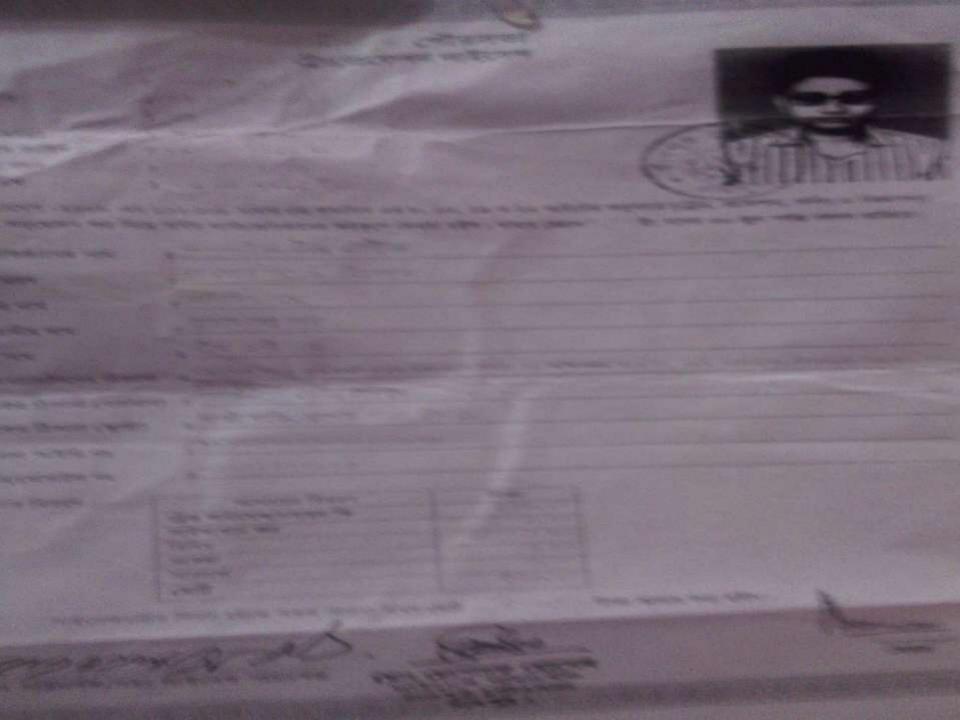
कि कि मादा, निका- कुकार तेस मादा, निकादेशक, तेलपूर (नीरमक, काकरक- पूरान्याकार, तीमपूर-कक्के), सामा क रक्षणा- तेलपूर, काकीशका- परशासकी, पर्य- मनावन, रागा- गावण ।

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Presented at GT's 19th Internal Design Lab on 19 October, 2015

Further Information Grameen Trust 029005261 Avijit saha 01671774933

